

In re:  
Nichele A. Younger  
Debtor

Case No. 18-10544-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 16, 2023

User: admin  
Form ID: 138OBJ

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2023:**

Recip ID	Recipient Name and Address
db	+ Nichele A. Younger, 760 Bennington Road, Folcroft, PA 19032-1604
14046908	+ Credit Solutions Corp, 5454 Ruffin Rd Suite 200, San Diego, CA 92123-1313
14046913	+ John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123
14046917	+ Nys Higher Ed Services, 99 Washington Ave, Albany, NY 12210-2822
14046919	+ SOLARZ REBECCA A, Esq., 110 MAPLE AVENUE, PEWEE VALLEY, KY 40056-9005

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 17 2023 00:42:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 17 2023 00:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14086319	Email/PDF: resurgentbknofications@resurgent.com	Jun 17 2023 00:48:34	CACH, LLC its successors and assigns as assignee, of FIA Card Services, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14046906	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 17 2023 00:49:50	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14046907	+ Email/PDF: creditonebknofications@resurgent.com	Jun 17 2023 00:48:57	Credit One Bank Na, PO Box 98873, Las Vegas, NV 89193-8873
14054884	Email/Text: mrdiscen@discover.com	Jun 17 2023 00:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14046910	+ Email/Text: mrdiscen@discover.com	Jun 17 2023 00:42:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
14077232	Email/Text: ECMCBKNotices@ecmc.org	Jun 17 2023 00:42:00	Educational Credit Management Corporation, P.O. Box 16408, Saint Paul, MN 55116-0408
14046912	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 17 2023 00:42:00	IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
14046915	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2023 00:42:00	MIDLAND FUNDING LLC, 2365 NORTHSIDE DR. STE 300, SAN DIEGO CA 92108-2710
14066583	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2023 00:42:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
14046914	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2023 00:42:00	Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14046918	+ Email/Text: blegal@phfa.org		

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Jun 16, 2023

Form ID: 138OBJ

Total Noticed: 21

		Jun 17 2023 00:42:00	PA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, P O BOX 15057, HARRISBURG PA 17105-5057
14161622	+ Email/Text: blegal@phfa.org	Jun 17 2023 00:42:00	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 North Front Street, Harrisburg, PA 17101-1406
14048421	+ Email/PDF: rmscedi@recoverycorp.com	Jun 17 2023 00:50:43	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14046909	Email/Text: signed.order@pfwattorneys.com	Jun 17 2023 00:42:00	DISCOVER BANK, c/o Presler and Presler, 7 Entin Rd, Parsippany, NJ 07054

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14046916	*+	Nichele A. Younger, 760 Bennington Road, Folcroft, PA 19032-1604
14046911	##+	Equiant Financial Svcs, Attn: Bankruptcy Dept, 5401 N Pima Rd, Scottsdale, AZ 85250-2630

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Pennsylvania Housing Finance Agency bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
JOHN L. MCCLAIN	on behalf of Debtor Nichele A. Younger aaamccain@aol.com edpabankcourt@aol.com;JLMcClain@jubilee bk.net
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

---

In Re: Nichele A. Younger  
Debtor(s)

Case No: 18-10544-mdc  
Chapter: 13

---

***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 6/16/23